

Information to identify the case:

Debtor 1	Silvia A Paesano	Social Security number or ITIN	xxx-xx-3734
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23635-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Silvia A Paesano

9/13/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Silvia A Paesano
Debtor

Case No. 17-23635-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 13, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2022:

Recip ID	Recipient Name and Address
db	+ Silvia A Paesano, 405 Welker Street, Jeannette, PA 15644-1863
cr	+ M&T BANK, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
14712205	Berkheimer Assoc, Agent for Jeannette Cty S.D., Berkheimer Tax Administrator, HAB DLT Legal, P.O. Box 20662, Lehigh Valley, PA 18002-0662
14689934	+ Berkheimer Tax Administrator, PO Box 25153, Lehigh Valley, PA 18002-5153
14689936	+ Centers for Rehab Services, PO Box 371980, Pittsburgh, PA 15250-7980
14689938	+ City of Jeannette, Department of Sanitation, 110 S. 2nd Street, Jeannette, PA 15644-2114
14689947	+ Westmoreland County Tax Claim Bureau, 40 N Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 14 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 14 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 14 2022 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14689933	+ Email/Text: asi@auditsystemsinc.net	Sep 14 2022 00:11:00	Audit Systems Incorporated, 3696 Ulmertown Road, Suite 200, Clearwater, FL 33762-4237
14689935	+ EDI: CAPITALONE.COM	Sep 14 2022 03:58:00	Capital One Card Services, PO Box 71107, Charlotte, NC 28272-1107
14726425	Email/PDF: bncnotices@becket-lee.com	Sep 14 2022 00:13:07	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14689939	+ Email/Text: bdsupport@creditmanagementcompany.com	Sep 14 2022 00:11:00	Credit Management Company, 2121 Noblestown Road, PO Box 16346, Pittsburgh, PA 15242-0346
14689940	+ Email/Text: bncnotifications@pheaa.org	Sep 14 2022 00:10:00	Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
14689937	EDI: JPMORGANCHASE	Sep 14 2022 03:58:00	Chase Bank USA, PO Box 15298, Wilmington, DE 19850

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User: auto

Page 2 of 3

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14689942	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 14 2022 00:10:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14689943	Email/Text: camanagement@mtb.com	Sep 14 2022 00:10:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264
14734691	Email/Text: camanagement@mtb.com	Sep 14 2022 00:10:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240
14689944	Email/Text: Bankruptcy.Notices@pnc.com	Sep 14 2022 00:10:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14756591	Email/Text: Bankruptcy.Notices@pnc.com	Sep 14 2022 00:10:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14690242	+ EDI: RECOVERYCORP.COM	Sep 14 2022 03:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14770577	EDI: Q3G.COM	Sep 14 2022 03:58:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14689945	^ MEBN	Sep 14 2022 00:03:58	Receivable Mgmt Svcs, 240 emery Street, Bethlehem, PA 18015-1980
14689946	+ Email/Text: rmcbknotices@wm.com	Sep 14 2022 00:11:00	Waste Management, 625 Cherrington Parkway, Coraopolis, PA 15108-4321
14756150	+ Email/Text: rmcbknotices@wm.com	Sep 14 2022 00:11:00	Waste Management, 2625 W. Grandview Rd #150, Phoenix, AZ 85023-3109

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14689932	##+	Alltran Financial, LP, PO Box 610, Sauk Rapids, PA 56379-0610
14689941	##+	Grace Care, LLC, 493 Main St, Prince Frederick, MD 20678-3186

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com

District/off: 0315-2

User: auto

Page 3 of 3

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Brian C. Thompson

on behalf of Debtor Silvia A Paesano bthompson@ThompsonAttorney.com
blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co
m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Christopher M. McMonagle

on behalf of Creditor M&T BANK cmcmonagle@timoneyknox.com bkecf@sterneisenberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

William E. Miller

on behalf of Creditor M&T BANK wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 6